

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Michael G. Boyd (MB-4904)  
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Attorney for Debtor

In Re:

ROSANA CONDINA

Case No.: 19-26555

Judge: Gambardella

Chapter: 13

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION**

The debtor in this case opposes the following (choose one):

1.  Motion for Relief from the Automatic Stay filed by Capital One Auto Finance, creditor,

A hearing has been scheduled for March 4, 2020, at 10:00 a.m..

Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

Certification of Default filed by \_\_\_\_\_,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (choose one):

Payments have been made in the amount of \$ \_\_\_\_\_, but have not been accounted for. Documentation in support is attached.

Payments have not been made for the following reasons and debtor proposes

repayment as follows (**explain your answer**):

Debtor has made two recent payments towards the \$2,298.10 post-petition arrears as follows:

Debtor paid \$700 via check no. 136 mailed on 2/6/2020.

Debtor paid \$200 via phone payment on 2/7/2020.

This leaves remaining post-petition arrears of \$1,398.10.

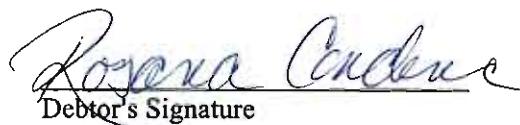
Other (**explain your answer**):

Debtor proposes paying an additional \$117 per month for 12 months to repay the \$1,398.10 in remaining arrears beginning March 1, 2020.

Debtor will pay the \$529.62 due February 15 by the end of February.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 2/7/20

  
Roxana Endres  
Debtor's Signature

Date: \_\_\_\_\_

Debtor's Signature

**NOTES:**

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

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MESTER & SCHWARTZ, P.C.

Formed in the State of PA

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Attorney for Movant

IN RE:

ROSANA CONDINA  
a/k/a ROSSANA CONDINA, Debtor and  
VINCENZO CONDINA, Codebtor

Case No.: 19-26555-RG

Judge: Rosemary Gambardella

Chapter: 13

CERTIFICATION OF CREDITOR REGARDING POST PETITION  
PAYMENT HISTORY ON VEHICLE LOAN

LeTesha Lawson, employed as a Principal Agency Liaison Coordinator - Legal and  
Specialty by Capital One Auto Finance, a division of Capital One, N.A. ("Movant"), hereby certifies the  
following:

Vehicle lender/lessor: Capital One Auto Finance, a division of Capital One, N.A.

Vehicle description: 2013 TOYOTA Tundra SR5 CrewMax 4WD

VIN: 5TFDY5F12DX310090

POST-PETITION PAYMENTS RECEIVED (Petition filed on August 28, 2019)

Amount Due	Date Payment Due	Date Payment Received	Amount Received	How Payment Applied (mo/yr)	Type of Payment (see legend below)
1. \$529.62	09/15/19	09/30/19	\$150.00	Part. Sep. 2019	
2. \$529.62	10/15/19	11/18/19	\$200.00	Part. Sep. 2019	
3. \$529.62	11/15/19				
4. \$529.62	12/15/19				
5. \$529.62	01/15/20				
Total	\$2,648.10		\$350.00		

Legend: MP = monthly payment; EXF = Extension fee; LC = Late Charge; O = Other\*

\*specify other payments received

Monthly payments past due at \$529.62 per month from:

Partial September 15, 2019	\$179.62
October 15, 2019 - January 15, 2020	\$2,118.48

Plus miscellaneous amounts due:

Late Charges:	\$0.00
Repossession fees:	\$0.00
Extension fees:	\$0.00
Other:	\$0.00

**TOTAL POST-PETITION PAST DUE.....\$2,298.10**

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Pre-petition arrears:

Part. Jun. 2019

Jul. 2019 - Aug. 2019

2.1979 month(s) x \$529.62 per month = \$1,164.05

I certify under penalty of perjury that the above is true.

Date: 01/30/2020

  
Signature